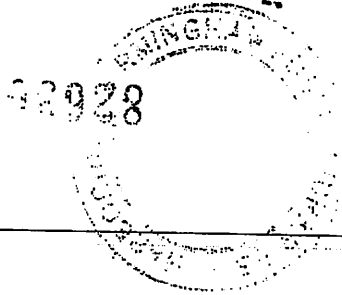


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Founding of the Harborne Tenants Estate  
Extracts from the official prospectuses  
of 1907 and 1909.



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# The History of Harborne Tenants Limited.

By C. NAPIER-CLAVERING.

In the autumn of 1906, when a proposal to construct a tramway from Birmingham to Harborne threatened to encourage speculative builders to choose the undeveloped parts of that district as a field for their activity, some enthusiasts for Housing Reform and rational planning made a careful study of the map with a view to ascertaining the extent of the danger, and to considering the best method of averting it. It appeared to them that a certain plot of land known as the Moor Pool Estate, some thirty-six acres in extent, was, owing to its position, the key to the situation from the town planning point of view. If this land were to be covered with the modern sort of slum, overcrowded and ill-built, it was evident that the whole district would be practically spoiled, and the neighbouring owners discouraged from putting their undeveloped land to better use; but if the Moor Pool Estate were laid out with due regard to decency and beauty, on principles of economy in development as opposed to those of land sweating, it might become the centre of a large district wisely planned.

An attempt was therefore made to buy the estate, with a view to the formation of a Co-partnership Tenants Society, but it was found impossible at that time to obtain it at such a price, as to make Garden Suburb development possible, and the scheme was held over until the rejection of the tramway proposal by Parliament reduced its value—in its owner's estimation—to a level which allowed its revival. It is to be regretted that the well meant haste of those who see the whole solution of the housing problem in the increase of tramway facilities has led in so many districts to an undue rise in land values, hindering housing reformers and Public Utility Societies, causing the utter destruction of the beauty of many suburbs and laying up endless cost and trouble for the housing authorities of the future. If we could only induce the tramway builders to delay until an effective Town Planning Bill has been passed, or until our towns are surrounded by Co-partnership Tenants Societies, we might empty the old slums without creating new ones.

Soon after the rejection of the tramway proposal an option was obtained on the land, and a preliminary meeting of promoters and prospective tenants was held, under the chairmanship of Mr. J. S. Nettlefold, to consider the formation of a society.

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## The Formation of the Society.

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Rather less than a year ago, on June 25th, 1907, a meeting was held in the Harborne Institute. Its object was to consider the option held by Councillor J. S. Nettlefold on 36 acres of land between Lordswood, Ravenhurst, and Wentworth Roads, Harborne, and the question of the development of this Estate on Co-partnership Lines.

Mr. Nettlefold explained the object of the meeting, and then Mr. Crossley Greenwood gave an address and answered questions on the principles of Co-partnership building.

A resolution was carried approving of the formation of the Society on Co-partnership lines, and a Provisional Committee was formed. This was the beginning of Harborne Tenants, Ltd.

The Provisional Committee consisted of Messrs. J. S. Nettlefold, T. W. Ryland, C. Napier Clavering, P. J. Church, E. J. Clark, and C. Kelsey. This committee promptly started work, appointing officers, solicitors, architect, auditors, &c., drawing up rules and prospectus, and concluding financial agreements.

At the first General Meeting of the Society the acts of the Provisional Committee were approved. Mr. Nettlefold was elected chairman, and the members of the Provisional Committee, together with Messrs. F. M. Lea and G. W. Kenrick, were selected to form the regular Committee.

# The Estate.

The Estate, which cost £15,860, contains 54 acres of undulating land. It lies within the City of Birmingham, and is only two and a half miles from the centre of the town, to which it is connected by train and omnibus.

Harborne Station is in close proximity to the Estate, and negotiations are in hand with a view to obtaining direct access to it.

Though so near to the town, it is still easy to get into the country from the Estate, and many pleasant walks are to be found within short distances. Harborne is one of the healthiest parts of the town, and tenants may be sure that on the Estate exceptional conditions in this respect will prevail.

For local government purposes Harborne Tenants, Ltd., will come under the Corporation of Birmingham and the Guardians of the Poor of the King's Norton Union.

## Harborne Tenants, Limited.



THIS Society has been established to promote the erection, co-operative ownership, and administration of houses on land at Harborne. The system has been in operation in other parts of the country since 1888, and the experience of Ealing Tenants, Ltd., Garden City Tenants, Ltd., Bournville Tenants, Ltd., and other societies which preceded ours has fully confirmed the expectations of the promoters. The dangers sometimes arising from the individual ownership of houses and always accompanying speculative building are avoided, while the interests of the tenant and of the investor are harmonised by an equitable division of the profits, and the consequent additional care bestowed upon the property by the tenants.

The methods are as follows:—

To erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.

To let the houses at ordinary rents; to pay a moderate rate of interest on capital; and to divide the surplus profits (after providing for expenses, repairs, depreciation, etc.) among the tenant members, in proportion to the rents paid by them.

Each tenant member's share of profits is credited to him in shares instead of being paid in cash, but any tenant member who has invested an amount equal to the value of the house he occupies will be entitled to receive his share of the profits in cash.

The advantages to the tenant members are obvious:—

(1) He gets a house at a rental which, if accommodation and other things are compared, is not higher, and is probably less, than he would have to pay elsewhere.

(2) He gets this house with a small garden attached in a neighbourhood where there is plenty of fresh air; and the house itself is one with some individuality, in which the tenant can take a pride, instead of being, as is far too often the case now, an insignificant unit in an interminable row of jerry-built ugliness.

(3) He can invest at 5 per cent. in the Society of which he is a tenant any savings he finds it possible to make out of his earnings.

(4) Should values go up, he gets the benefit either by way of a dividend on his rent or by paying a rental which is below the market value.

(5) He secures practically all surplus profit after the fixed charges have been met.

(6) He secures a social atmosphere which awakens new interests and creates a collective friendship unknown under the individual system of ownership.

(7) He secures freedom from loss on his savings, should circumstances require him to leave the neighbourhood.

(8) The capital for building his house is provided at a cheaper rate than it could be obtained on any other system that is commercially sound.

(9) The tenants, as a whole, can gradually relieve themselves of dependence on outside capital altogether by accumulation of their own savings.

By gradual process, therefore, it lies with the tenants to transfer the ownership from non-tenant shareholders, who take the main risk to begin with, to the tenant shareholders, who, it is hoped, may collectively become the ultimate owners.

But the system also operates to the advantage of the capitalist:—

(a) The greater the surplus profits, the greater the security for the regular payment of the interest on capital. Now it is to the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible, by taking care of the property and thus lessening the expenditure on repairs; by helping to find tenants for empty houses; and by the punctual payment of rent. Experience confirms this.

(b) The share capital of the tenant member affords a fund upon which the Society can, if necessary, draw in order to pay any arrears of rent. Loss by arrears of rent is therefore practically impossible.

It is therefore contended that while the system confers great benefit on the tenant shareholders, it affords by that very fact an exceptional security to the capitalist shareholders.

It is obvious that under this system the benefit of the "unearned increment," if any, accrues to the shareholders, and not, as is so often the case with town property, to a ground landlord who has no interest either in the tenants or the neighbourhood.

## Capital.

**Shares.**—The Share Capital is raised in shares of £10 each, payable in full, or as to the first share £2 on allotment, and the remainder by instalments. Under the rules no dividend greater than 5 per cent. may be paid. If any further profit is made it will be applied in furthering the objects of the Society and in payment of a bonus to those tenants of the Society who are also shareholders. No member may hold more than twenty £10 shares.

A member must take at once, or by instalments, at least two shares, and a tenant member at least five shares.

**Loan Stock.**—The Society has taken power to raise a Loan Stock, on which 4 per cent. interest will be paid. Loan Stock has a prior claim to Shares on the assets of the Society. The Stock is not withdrawable, but is transferable.

The next step in the direction of complete co-operation between all concerned with the supervision and execution of the work was to obtain the sanction of the Birmingham City Council to the substitution of Town Planning roads and drives for the old-fashioned bye-law road, and in this matter Harborne Tenants have to thank the Public Works Committee and the City Surveyor for their sympathetic consideration of the proposals laid before them which resulted in:—

(1) The Society being allowed to construct roadways 16 feet wide with 5 feet wide tree-planted turf margins on either side, footpaths 8 feet wide and front gardens 15 feet wide, making a total width between the houses of 72 feet instead of 50 feet as required by the bye-laws.

(2) The Corporation reserving the right to require the Society to widen these roadways and otherwise bring them into conformity with the Corporation's standard sections, if at any future time it should prove to be in the public interest to do so. This condition not to deprive the Society from any benefits that might accrue to or burdens that might fall on them as the result of future Town-planning or other legislation.

(3) The roads being repairable by the Society unless and until taken over by the Corporation.

(4) The Society undertaking to give the necessary land for making Ravenhurst Road into an ordinary bye-law road and doing all the filling up and other preliminary work required. The Corporation paying the cost of the surface works and a small portion of the sewerage.

These conditions were very onerous on a Society putting only 10 houses to the acre instead of the Bye-law number of 50 or more, and were added to by further requirements, amongst which was the provision at the Society's expense of a larger main sewer than was required for their estate in order to provide for other parts of Harborne.

They were, however, accepted because :—

(1) There was no other way of making a start and showing what could be done on Town planning lines as compared with the Bye-law system.

(2) By spreading the total cost likely to be incurred over the whole estate it could just be borne by the Tenants in spite of their having to pay for the upkeep of roads, open spaces, playgrounds, etc.

Fears have been expressed in certain quarters that the concessions made to Harborne Tenants by the Birmingham City Council will entitle the ordinary builder to demand similar concessions. When the ordinary builder is willing to restrict his houses to 10 per acre and provide open spaces and playgrounds as Harborne Tenants have done then it is to be hoped that local authorities will meet him in the same spirit of give and take that was shewn to Harborne Tenants, but those builders who now put 40—60 houses to the acre cannot reasonably claim concessions in the cost of Estate development until they make concessions in the number of houses per acre, etc., etc. Harborne Tenants have, by various minor concessions added to the restriction of 10 houses per acre, paid more than full toll to the public purse.

With Co-partnership Housing Societies grounded on the principles and methods explained above, Local Authorities have the additional inducement that by no means is it possible for any savings due to economies in estate development to stick half way in the hands of capitalists or middlemen. The constitution of these Societies ensures that the whole of such savings go straight to the poorer classes for whom the houses are built. The capitalist loan stock holder gets 4%, no more and no less, whatever happens to the tenant members.

Possible Investors have expressed misgivings that the concessions made by the Society to the Corporation endanger their 4% interest. There is no cause for these misgivings. Financial estimates made at the time and constantly checked as the work progresses shew that the 4% interest on the loan stock is absolutely safe.

## Cutting the First Sod.

The first sod was cut on Saturday, October 26th, 1907, by Mrs. J. S. Nettlefold in the presence of an interested company of 200 spectators, in spite of inclement weather.

Among those present were the Bishop of Birmingham (who presided), and Mr. Henry Vivian, M.P., Mr. and Mrs. J. S. Nettlefold, the Right Hon. William Kenrick and Mrs. Kenrick, Mr. G. Kenrick, Mr. and Mrs. Napier Clavering, Mr. and Mrs. T. W. Ryland, the Archdeacon of Birmingham, Professor Sonnenschein, Mr. F. Litchfield (London), Mr. T. Grimley, Mr. E. J. Clarke, Mr. P. J. Church, Mr. F. W. Martin (architect).

In his opening address Dr. Gore explained the scheme. He said—"They were perfectly conscious that the housing problem lay at the very root of social reform. There must be better houses, more air, more gardens, and more open spaces for playgrounds for the children. The Harborne Tenants, Limited, aspired to provide houses under these conditions within the means of workmen and artisans. It would be analogous to what had been done in other places, and to what had been done at Bournville. This scheme was on a thorough business footing, and was in no sense a charity. When the interest on the money subscribed had been paid, when the expenses had been paid, what was over and above that would go to form shares for the tenants. They would not be paid in cash, but would be co-partners, so that in time it was hoped that they would become, not proprietors of their houses, but would get their houses for nothing. If they went away they would be able to transfer their shares. These houses were to be suitable for bringing up healthy children and healthy men and women. It would be an example of town-planning. They were profoundly impressed with the ugliness of their magnificent city—except in certain very select spots. They wanted to have method and order and space secured before the houses were laid out. It was very late in the day, but not too late, to do something. If this had been done forty years ago, they would have been in a much better and healthier position. They wanted the sanction and authority of the country for a Town Planning Act. They had set an example of what could be done in the way of town planning on a voluntary basis. They were going to make an Edgbaston for the less wealthy class on that spot. As to the soundness of the scheme, they had only to look at the names of the people who were embarking on that enterprise. They did not sound like people who would put down their money to be wasted. He hoped there were many present who were looking forward to becoming tenants of houses on that site."

A handsome presentation spade was handed to Mrs. Nettlefold, who then cut the "First Sod." The piece of turf was transferred to an ornamental box.

Mrs. Nettlefold said she hoped they were inaugurating a community of healthy, happy homes on that spot. She desired to say a few words on the share women had to take in the housing question. "The men have got to get the houses for us," she said, "but they will not be homes unless the women keep them, and keep them as they should be kept." It was true that there were homes in the highest sense in the worst slums in the worst quarters of the town, but perhaps only real heroines could keep homes there—the rest of us wanted something easier. On that land they would build houses, well laid out, with nice spaces, grass and trees. There would be space for recreation and for the children to play in. If there were no playground for them there was only the streets. They did not anticipate heavy traffic over that spot, and the roads would be narrow and more space given for the houses. This was the first experiment in Birmingham of town planning, and those interested in the movement could not do better than show their appreciation—if they desired to help it forward—by subscribing to the capital of the new company.

At the conclusion of her remarks Mrs. Nettlefold was presented with a shower bouquet. Mr. E. J. Clarke proposed, and Mr. P. J. Church seconded, a vote of thanks to Dr. Gore for presiding. The company then adjourned to the Harborne Institute, where, after tea, they listened to an address from Mr. Henry Vivian, M.P., chairman of Co-partnership Tenants, Ltd.

Mr. Vivian said they would watch this experiment in Birmingham with interest, for it would have its influence all over this great district. He sketched the history of the idea round which the Co-partnership Society revolved. If a tenant lost his employment in Birmingham and had to go elsewhere he took his script and drew 5 per cent. upon it. It did not depreciate one penny because he had to go away. It was impossible for a tenant to do anything which would endanger the character of adjoining houses and street in which he lived. He would not be allowed to use the property in an anti-social way. During 1907 there had been eight or nine of these societies registered up and down the country, and he believed that before another twenty-five years had passed there would scarcely be any industrial centre which had not its Co-partnership Society. He disagreed with the cry that public authorities must take up the housing of the working classes "regardless of commercial results." To the rich he said: Do not pauperise the working man, but by judicious use of the accumulated wealth go into movements of this kind, which would help to put the thrifty artisan on the road to a point when he would possess a substantial share in the country's permanent wealth.

Mr. J. W. Lee expressed his conviction that the scheme was a financially sound one, and moved a resolution of thanks to the Bishop, Mrs. Nettlefold, Mr. Henry Vivian, and Mr. J. S. Nettlefold, which was carried.

Building operations were begun on January 1st, 1908, Mr. F. W. Martin being the architect, and have continued without interruption ever since. At the time of writing 132 houses have been completed, 110 of which are already occupied by shareholding tenants. No difficulty has been experienced in letting the houses; indeed, the demand for them has, from the first, exceeded the supply, and there are at the present time many applications for houses on the books. The rents, not including rates, of the houses already completed are 4s. 8d. to 11s. per week.

After very careful consideration, the Committee decided to avail themselves not only of the advantages offered by Co-partnership Tenants Ltd. in respect of co-operative buying of building materials, but also of their accumulated experience, thus obtaining the benefit of the wise advice of Mr. Vivian, the skilled supervision of Mr. Ramsbotham, and Mr. Lichfield's untiring enthusiasm and great organising ability. Only those who are ignorant of the value of expert advice in undertakings of this kind can doubt the wisdom of paying the very moderate contribution to the funds of the Central Society which these advantages involve.

Under a special agreement with the City Council, the roads on the estate are being constructed upon a plan not only less expensive, but also infinitely pleasanter than the type prescribed by the bye-laws. In place of the usual desert of macadam and paving stones—monotonous—dusty and comfortless, we have a sixteen foot carriage way (which is quite wide enough for the amount of traffic which it has to carry), soundly made to the specifications of the City Surveyor, a broad band of tree planted grass on either side, and between the grass and the gardens a gravel pathway. It is no small advantage that every window on the estate will look out upon some green and living thing.

The roads already completed have been planted with thorn, mountain ash, and silver birch trees. In this connection the Society has been fortunate in obtaining the expert advice of Mr. Thomas

Humphreys, the curator of the Botanical Gardens, as to the choice of trees and method of planting. The hedges between the gardens are of beech, which has many merits for that purpose. It forms an effective screen in winter as well as in summer; it is beautiful at all seasons; it does not exhaust the ground in its neighbourhood as does the hungry privet; and it is cheaper, and of quicker growth than yew or holly. The gardens are of moderate size only, such as the average working man can keep in good order in his spare time. The provision of over large gardens is apt to lead either to their neglect, or to the calling in of outside help in the tending of them; and those tenants who desire and are able to devote more time than the small gardens will occupy, will be able to obtain allotments on the estate.

In addition to the principal Park surrounding the Moor Pool, a number of small playgrounds will be provided for the children, and ground is already being levelled for lawn tennis courts. A Social Club has been formed by the tenant members, and is housed for the present in one of the dwelling houses on the estate.

## The Opening of the First House by Mr. Henry Vivian, M.P., on Saturday, May 24th, 1908.

In opening the proceedings, Councillor J. S. Nettlefold said he was proud to welcome Mr. Vivian there that afternoon. Mr. Vivian was the inspirer of the scheme, and if their garden suburb proved successful it would be largely due to his kindly help and wise council. (Applause.) In order that it might be a success it was necessary that they should raise another £10,000 loan capital at 4 per cent. during the next two or three months. They intended to run the scheme on commercial lines and to provide working men with healthy homes amid cheerful surroundings at rents that were within their means. In order to build economically they must have sufficient capital to build on a large scale and to go full steam ahead. He appealed to the local patriotism of Birmingham to provide them with necessary capital. The Co-partnership scheme should appeal to Birmingham because it was a sound business proposition and not mere charity. It was a safe 4 per cent. investment, and an object lesson in estate development. Much land was lying waste because the owners thought it would cost too much to develop it at the present time, but if they followed the example of the Harborne Tenants, Limited, they would soon be drawing a regular income from their estates. (Applause.)

Mr. Vivian said he considered it a great honour to declare the first pair of cottages open. Considering the inclement weather which had for the most part prevailed since the first sod was cut he thought they had made exceedingly good progress. He thought the experiment they were then making would be of great value as an object lesson in improved planning and laying out of new suburbs. The industrial progress of the last sixty years had brought together enormous masses of people in crowded cities, but it had not enabled those people to live under healthy conditions. In the laying out of our great cities there had been an extraordinary want of imagination and forethought. Yet the essential difference between the civilised mind and the savage mind was forethought—the power of forecasting possibilities and preparing to meet them. In many industries it was permissible to live from hand to mouth, but in town planning the whim or the greed of the individual must not be allowed to interfere with the health of future generations. At Harborne they had shown it possible to lay out an estate so that instead of it being depreciated by the growth of the city it would be improved thereby. There were limits to any charitable enterprise, but there need be no limits to the influence of their experiment, for it would prove it was possible to make a garden suburb a commercial success. If they could pay a moderate interest on their capital there was no limit to the amount of capital they might raise, and other property owners would follow their example. That was the only kind of housing reform of permanent value. Under exceptional circumstances the municipality might be justified in building houses for the working classes, but the building trade ought not to be subsidised at the expense of other industries. When that estate was fully developed it would have a population of 2,000 people, and would be visited by thousands, who would spread the ideal of town planning and co-partnership far and wide. A great body of public opinion in favour of town planning had already been created by the experiments of Mr. Cadbury and Mr. Lever, and now their ideas were being democratised by the formation of tenants' societies all over the country. The idea was to get the tenants to acquire a proprietary interest in the houses they occupied, so that there should be no dilapidations and no void houses. At the same time they would be cultivating public spirit in the community, which was good for the estate and good for the State. (Applause.)

On the conclusion of Mr. Vivian's speech Mr. Nettlefold called upon Mr. Martin, the architect, who presented Mr. Vivian with a silver key. He thereupon unlocked the front door of the first cottage. The company then proceeded to inspect the buildings, and afterwards repaired to Harborne Institute, where a large number sat down to tea. At the conclusion of tea Councillor Nettlefold, who presided, moved a vote of thanks to Mr. Vivian for going there to perform the opening ceremony. Mr. Vivian, he said, might have become a millionaire if he had used his ideas to his own advantage, but Mr. Vivian preferred to remain a working man and to develop his ideas for the benefit of the community. (Applause.) The best thing a clever man could do was to set an example for others to copy. In the ordinary way of "land sweating," the owner might get a bigger price per acre, but the land might lie idle for many years before it became ripe for development. By bringing the land into the market earlier the co-partnership principle brought an immediate benefit to the owner, and, as capital doubled itself in about fifteen years, the landowners were beginning to see the benefit of the scheme. (Applause.)

## Future Development.

The Committee's aim is that the new Estate may be laid out as a whole on an orderly plan. When various plots are disposed of to different builders, and each builder considers only his own interest, the result is what may be seen in the unsightly modern streets. Their hope is that every road may have its own characteristic, that no house may darken or offend a neighbour's house, and that the whole may be grouped round central features. They believe that the example of this experiment in town planning on a small scale will show that it is possible to provide housing accommodation on the outskirts of our large cities for people with small means; and that the formation of such communities will lead to a higher type of social life among their members, and will prevent the deterioration of the districts in which they are placed.

The Committee hopes to complete 100 houses during the next twelve months, and to have the Estate fully developed, that is, 500 houses ready for habitation, roads made, &c., in three to four years. To carry out the idea of a garden suburb every tree now on the Estate will, as far as possible, be kept; many new trees and shrubs will be planted, and the best expert advice will be taken as to the most suitable kinds for the purpose.

The Committee is particularly interested in the provision of playing spaces for the children, so that while out of their mothers' way there will still be no danger to them. Another point is the provision of spaces where the young people may meet for recreation. In this case it is hoped to make provision for tennis and other games.

It is certain that in a community like Harborne Tenants will become, the social side of life will be most interesting. The idea of helping one another in all respects must soon take effect, with the result that the Society will undoubtedly have its own lectures, debates, concerts, social evenings, etc., all of which will help to render life on the estate attractive.

All statistics tend to prove that life in Garden Cities is productive of greatly improved development of the children, death rates are extremely low, and excellent health conditions prevail. In this direction the Committee feels bound to acknowledge its gratitude to Mr. George Cadbury, who in Bournville provided the first object lesson to this district in the splendid results to be obtained by Garden Cities. Hopes are also entertained that the conditions of and encouragement and training given by life on the estate will foster more than usual interest among the young people in our social problems, and thus the rising generation may become in every sense of the word good citizens.

The immediate provision of a better class of houses for artisans and labourers is in itself an end worth working for, but the Committee trusts that in addition to this, their work will help to solve some of the great problems of our day in the provision of light and air, the removal of the dull grey conditions which too often hamper the lives of our workers, and the institution of cheerfulness and hope which alone can make life worth living.

## Notes on Social Matters.

A Social Club and Institute has been in existence for several months and is in a flourishing condition. Two houses were altered for this purpose and a capital billiard room and large entertainment room obtained, with several smaller rooms for reading, games, etc. Last winter's programme included Tenants' meetings, lectures and debates, whist drives, dances and concerts, which were all well attended and most enjoyable.

A Sick and Provident Club has been started with a large membership.

A first-rate bowling green and a tennis court have been laid down. These are played upon daily by the members of the Bowling and Tennis Clubs, whose members pay a subscription to cover the upkeep.

The children have by no means been neglected, many entertainments have been organized for them. Their particular day was on May 29th last, when after a maypole dance, organized by the ladies living on the estate, prizes for various sports and games were competed for. A cricket ground has been provided for the elder boys, the little ones have their playgrounds and sand pits. Harborne Tenants' Estate might be described as a children's paradise.

A Horticultural Society has been formed and comprises nearly the whole of the Tenants. Two successful flower shows have been held during the present season.